

GENERAL INFORMATION FOR STATE EMPLOYEES WHO ARE CALLED TO ACTIVE DUTY

Provided by the Division of Human Resources

This is general information intended as guidance only and may be updated periodically as changes occur.

Employment

Once you have received notice to enter active duty, you should notify your supervisor/manager and provide them with a copy of your orders if possible.

Upon returning from military leave, you must notify your agency of your proposed start date. If you are hospitalized due to military action, you will have one year to notify your agency of your return date to work. You will be reinstated to your former or comparable classification without loss of credited state service or status. Salary will be reinstated at the same rate you were receiving upon call up. In addition, your salary may be increased to reflect any pay increases you may be entitled to. For information regarding reemployment, refer to www.esgr.org

Medical and Dental Insurance

Medical and Dental (Medical includes Vision Service Plan & Behavioral Health/EAP) - ***You may elect to retain or not retain your coverage for up to six months.***

If you choose not to retain coverage, the following guidance applies:

- If you are placed in an inactive pay status prior to the fifteenth of the month, your coverage will continue through the end of that month. For example, you have been ordered to active military duty on October 10 and if you exhausted your paid leaves on October 12, you have coverage through October 31.
- If you are placed in an inactive pay status on or after the fifteenth of the month, your coverage will continue through the end of the following month. For example, you are ordered to active military duty on October 10 and have exhausted your military leave on October 15, you are covered through November 30.

If you choose to retain medical and dental coverage, you will need to arrange for prompt monthly payments to your Human Resources or payroll office by the first of each month. Dental coverage cannot be continued unless you also continue medical coverage. Submit separate checks or money orders made payable to the Office of Insurance Management for the exact amounts due for each of these insurance's (medical and dental). Further, the payment needs to reflect the month to which the payment applies.

To determine your total *self-pay* cost for medical and dental insurance, use the chart below. You may need to check with your payroll or Human Resource office to verify which insurance coverage you presently have.

Choose your current premium rate and add the *State of Idaho Share* for both medical and dental coverage. This is the total amount you must *self-pay* each month to retain coverage.

| Plan | Employee | Employee + Spouse | Employee + 1 Child | + 2 or more Children | + Spouse & Children | State of Idaho Share |
|--------------|-----------------|--------------------------|---------------------------|-----------------------------|--------------------------------|-----------------------------|
| Blue Shield | 24.00 | 60.00 | 39.00 | 54.00 | 81.00 | 457.58 |
| Vision | 0.00 | 2.00 | 3.00 | 3.00 | 6.00 | Included |
| Delta Dental | 4.00 | 24.00 | 20.00 | 31.00 | 40.00 | 15.15 |

Since your medical and dental premiums will likely increase at the beginning of the fiscal year, you may wish to check with the Office of Insurance Management for any changes in your premium payments via their website at www2.state.id.us/adm/insurance/index.htm or by calling (208) 332-1860 or toll-free 1-800- 531-0597.

Consolidated Omnibus Budget Reconciliation Act of 1985, COBRA: In the event that you lose your self-pay provision/coverage because your leave exceeds six months, you will be offered the opportunity to purchase continued coverage of your medical, dental and Integrated Behavioral Health plans.

If you are interested in continuing those benefits beyond six months from the date you are ordered to active duty, you will need to contact the Office of Insurance Management, at (208) 332-1860 or toll-free 1-800-531-0597 and inquire about COBRA.

When you return to active state employment status, your group insurance will be reinstated as if there had been no break in service or coverage. Any portions of the waiting periods that were met prior to being ordered to active duty will be waived.

Basic Life, Dependent Life, Accidental Death and Dismemberment, & Supplemental Life Plans & Short- and Long- Term Disability Plans

Basic Life insurance and Accidental Death and Dismemberment benefits will not be payable for a loss resulting directly or indirectly, wholly or partly, from participation in a military organization or from war or act of war. You may elect to continue self-paying the premiums for six months if you would like to keep the dependent life coverage in effect. You can determine your monthly premium rate by multiplying your gross monthly salary by .301%. You will need to submit monthly payments to your Human Resources or payroll office by the first of each month. Make the checks or money orders payable to the Office of Insurance Management for the exact amount due. The check needs to reflect the month for which the payment applies.

Disability coverage cannot be continued during your leave.

If you are currently enrolled in Supplemental Life your rate will be as reflected on your most recent first pay period of the month, Statement of Earnings. Fiscal Year 2005 employee contribution rates will remain the same as Fiscal Year 2004.

You have the right to convert Basic Life and Supplemental Life policies to an individual policy if you do not return to active status within six months from the date you are ordered to active duty. Contact a representative at the Office of Insurance Management at (208) 332-1860 or toll-free 1-800-531-0597 for conversion policy information. There is no conversion available for Short and Long-term Disability.

If you choose not to continue the above insurance plans, when you return to active state employment status your insurance will be reinstated as if there had been no break in service or coverage.

Flexible Spending Account(s), Dependent Care and or Medical Reimbursement: **If** you are participating in the FSA Plan(s), you can use any funds already set aside in your FSA accounts to meet qualified expenses incurred prior to the date you are placed into an inactive pay status. If you would like to maintain active participation in the FSA plan during your leave, you may elect a COBRA continuation, but on an after taxes basis only. For further information, contact the Office of Insurance Management at (208) 332-1860 or toll-free 1-800-531-0597. For additional information (help lines) you may contact the claims administrator (Hunt, DuPree & Rhine & Associates, Inc.) through 24-hour automated lines to access your account balance information, claims received and paid, at 1-800-413-6706 or operator during office hours MST/MDT 8:00-4:00, at toll-free 1-800--930-2417 or by contacting the Office of Insurance Management at (208) 332-1860 or toll-free 1-800-531-0597.

PERSI

Contributions to PERSI stop at the time you receive your final check in active pay status with the state. As long as you return to state service within 90 days of release from active duty, you will receive credit toward retirement. If you voluntarily extend your duty, it will be deemed that you did not return to state service within 90 days of release from active duty, and you will not receive retirement credit for your military leave.

You will need to provide PERSI copies of the documents related to the period of active military duty (orders and DD Form 214) which interrupted your State employment. It is best to do this before leaving to serve. If you have questions relating to your retirement or death benefits you may contact PERSI at (208) 334-3365 or use their web site at www.persi.state.id.us.

PERSI Base Plan

For PERSI purposes, "Military Service" is any active duty in the United States armed forces, including the national guard and reserves, which interrupts your PERSI service. Your PERSI contributions cease when you leave PERSI-covered employment. You may earn PERSI credit for the period while you are on active duty. You do not have to pay

contributions to receive credit for eligible military service. You may earn PERSI credit for the period while you are on active duty if:

- you begin service within 90 days of leaving PERSI-covered employment, and
- you return to PERSI employment within 90 days of release from active duty

Military service may not exceed five years if it is at the convenience of the U.S. government, or four years if you voluntarily extend your duty. Military service does not include any period of active duty which ends in dishonorable discharge, or any period in which you could have chosen to discontinue active duty.

PERSI Choice Plan

You may make up your voluntary pre-tax contributions to the Choice Plan 401(k) missed while on qualified military service if you return to work upon release from active duty. The time frame in which you must return to work depends on your length of service. Check with your employer to ensure you are within the required timeframe.

You may make up any amount up to the limit not used during the applicable year. For example: If the annual limit was \$13,000 and you contributed \$2,000 before your military service, you may make up \$11,000 for the year. You have three times the period of military service or up to five years, whichever is less, to make up the contributions. Such contributions do not count against your annual contribution limits during the make up period.

You may be eligible to receive employer contributions and PERSI gain sharing (if any) while you are on qualified military service. To be eligible for any gain sharing distributions during your service, make sure that your employer sends a copy of your orders to PERSI prior to your leave of absence.

If you took a loan from your PERSI Choice Plan 401(k) and are in the process of repaying the loan, your repayments may be suspended during any period of qualified military service. Once you return from active duty payments will resume.

Miscellaneous Considerations

Regarding the Servicemembers Civil Relief Act

If you are called to active duty, you will qualify for certain legal protections under a federal law titled the Servicemembers Civil Relief Act (SCRA). This law, enacted to ease financial and legal burdens on military personnel, is a significant revision of the old Soldiers and Sailors Civil Relief Act. Its protections apply to all persons in active military service, including members of the National Guard and Reserve who are called to active duty for more than 30 consecutive days. Some of its significant benefits are as follows:

Six Percent (6%) Interest Rate: The amount of interest that may be charged on debts of servicemembers, incurred prior to active duty, is limited to 6%. The pre-service loans can include mortgages, car loans and credit cards, but not student loans. Interest in excess of 6% must be forgiven by the lender, and any monthly payments must be reduced by the amount of the forgiven interest. In order to receive the reduction, a servicemember must notify the creditor in writing, and provide a copy of his or her military orders, within 180 days of termination or release from military service.

Residential Lease Termination: Servicemembers moving due to a permanent change of station or deployment for at least 90 days may terminate residential leases by giving 30 days' written notice.

Motor Vehicle Lease Termination: Leases entered into before military service may be cancelled without penalty if the servicemember receives orders to active duty for 180 days or more. Leases entered into while on active duty may be cancelled if the servicemember receives orders for a permanent change of station outside of the United States, or is deployed for 180 days or more.

Automatic Stay of Court Proceedings: Court and administrative hearings will be stayed for at least 90 days upon request of a servicemember. If an additional stay is requested and denied, counsel will be appointed by the court to protect the servicemember's rights.

Eviction Protection: A landlord cannot evict a servicemember or dependents, during the period of military service, from their residence if the monthly rent is \$2,400 or less, without a court order.

Tax Protection: The tax bracket of a nonmilitary spouse who earns income in the state where the servicemember is assigned, but is not their "domicile", cannot be increased by the non-domicile state using the servicemember's income to determine the tax rate.

Installment Contract Protection: Installment contracts to purchase or lease real or personal property, including automobiles, cannot be terminated for breach of contract occurring before or during military service, and the property cannot be repossessed, without a court order.

The above are only a few of the protections offered servicemembers by the SCRA. The full text of the law can be accessed by searching for "HR 100" at: <http://thomas.loc.gov>.

Keys and Equipment

You may need to turn-in keys or equipment such as computers (laptops) cell phones, etc.

PEBSO

You may want to contact Public Employees Benefit Services Corporation about your portfolio of investments at (208) 342-8600 or toll-free 1800-627-1583.

Miscellaneous Payroll Deductions

For example, Savings Bonds, United Way, 401(k), PEBSO deductions will stop once you are no longer receiving a paycheck and deductions can/will be resumed when you return to employment. You may need to set-up other arrangements for deductions that you may be making payments for, such as credit unions, etc.

Choice Plan 401(k) (combined with Scudder Fund) twenty-four hour account information is available at toll-free 1-866-437-3774 or via their web site at www.persi.state.id.us/choice.htm.

Benefit Resource Information

Information about your benefits (Medical, Dental, Integrated Behavioral Health Program, Life Insurance, Disability Program, Flexible Spending Accounts, Premium Only Plan) on the State of Idaho, Department of Administration, Office of Insurance Management's web site at www2.state.id.us/adm/insurance/index.htm or by contacting the Office of Insurance Management, at (208) 332-1860 or toll-free 1-800-531-0597 or orgi@adm.state.id.us.

Regence BlueShield of Idaho (Participating Physician List)

1-800-632-2022 or (208) 746-2671

Internet: www.id.regence.com (click on "For Members" then "Find a Doctor")

Delta Dental (Participating Dentist List)

Toll-free at 1-800-627-6654 or (208) 344-4546

Internet: www.deltadentalid.com

Prescriptions (Participating Pharmacy List)

www.id.regence.com (click on "For Members" then "Pharmacy").

Vision Service Plan (Participating Doctor List)

1-800-877-7195

www.vsp.com. You will need to use your 9-digit Regence BlueShield of Idaho member identification number to login.

Integrated Behavioral Health Plan

Business Psychology Associates

1-877-427-2327 or (208) 343-4180

www.bpahealth.com